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## ABSTRACT OF THE DISCLOSURE

An information providing system which includes: an IC card; a settlement center which monitors and holds contents information of the IC card, and upon receiving the contents information readout request, provides the information held therein to the requesting party; communication networks; an information center which, upon receiving a contents information request, outputs a contents information readout request to the settlement center and requests contents information of the IC card, and upon receiving the contents information, transmits this to the communication networks; and a communication terminal which transmits a contents information request to an information center, and upon receiving the contents information of the IC card transmitted from the information center, displays the contents information on a display unit. Thus, a user can readily confirm the contents of the data in a data holding member such as an IC card without necessitating installment of a special viewer and without necessitating the user to carry a device which is only occasionally used.